

EXHIBIT D

KELLEY DRYE & WARREN LLP

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November 29, 2011

VIA PDF & MAIL

Ira Lipsius, Esq.
Lipsius-BenHaim Law LLP
80-02 Kew Gardens Road
Kew Gardens, New York 11415

Re: *Shirley Wrubel, as Trustee of the Sara Hollander Irrevocable Life
Insurance Trust v. John Hancock Life Ins. Co.,
Civil Action No. 11-cv-01873 (WFK) (LB) E.D.N.Y.*

Dear Ira:

We are writing to notify you of something that we learned last week for the first time when we were preparing John Hancock's supplemental document production that we are producing today. We discovered a document which indicated that, in late 2010, Josh Berman, who is now a Kelley Drye partner, but at the time was still with the firm of Meltzer, Lippe, Goldstein & Breitstone LLP, communicated with someone who purported to be a representative of the Hollander Trust regarding the possibility of Mr. Berman representing the Trust in its dispute with John Hancock. Mr. Berman ultimately was not retained to represent the Trust.

This will confirm Mr. Berman has not had, and will not have, any involvement in Kelley Drye's representation of John Hancock in this matter. Furthermore, he has not conveyed to us any information relating to the Trust or this dispute. In addition, Kelley Drye has established screening procedures to prevent the flow of any information relating to this matter between Mr. Berman and others in the firm. Neither I nor anyone involved with this case have discussed this matter with Mr. Berman. After I learned of the contact, I asked our firm counsel to speak to Mr. Berman. Mr. Berman confirmed that he did not undertake any work for the Trust or trustee in relation to this matter.

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Please call me if you have any questions.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Neil Merkl', with a long horizontal flourish extending to the right.

Neil Merkl

cc: Steven P. Caley, Esq.
Josh Berman, Esq.
David BenHeim, Esq.